

said data processing system can be credited against said fees incurred for buying and/or selling loans [trading] through said data processing system.

Q2 16. (amended) The method of claim 11 further comprising outputting from said data processing system an indicium that a first portion of said fees incurred for buying and/or selling loans [trading] through said data processing system can be credited against said fees incurred for lending through said data processing system.

20. (amended) The method of claim 19 wherein said first measure of fees comprises fees incurred for lending through said data processing system and fees incurred for buying and/or selling loans [trading] through said data processing system.

A3 21. (amended) The method of claim 17 further comprising outputting from said data processing system an indicium that a first portion of said fees incurred for lending through said data processing system can be credited against said fees incurred for buying and/or selling loans [trading] through said data processing system.

22. (amended) The method of claim 21 further comprising outputting from said data processing system an indicium that a first portion of said fees incurred for buying and/or selling loans [trading] through said data processing system can be credited against said fees incurred for lending through said data processing system.

A4 1 31. (amended) A method comprising:
2 receiving at a data processing system a lending criteria from each of a plurality of
3 lenders;
4 receiving at said data processing system a loan solicitation from an loan seeker;
5 comparing in said data processing system said loan solicitation to said lending criteria
6 from each of said plurality of lenders to identify a first lender whose lending criteria are met
7 by said loan solicitation; and
8 receiving at said data processing system an indicium that a fee has been incurred with
9 respect to transactions involving said first lender.

1 35. (amended) A method comprising:
2 receiving at a data processing system a lending criteria from a lender; and
3 outputting from said data processing system an indicium that a first portion of a first
Q5 4 measure of fees incurred with respect to said lender for lending through said data processing
5 system can be credited against a second measure of fees incurred by said lender for buying
6 and/or selling [trading] at least one loan through said data processing system.

1 37. (amended) A method comprising:
2 receiving at a data processing system an offer to sell at least one loan from a loan
3 pool trader; and
4 outputting from said data processing system an indicium that a first portion of a first
Q6 5 measure of fees incurred with respect to said loan pool trader for buying and/or selling
6 [trading] loans through said data processing system can be credited against a second measure
7 of fees incurred by said loan pool trader for lending through said data processing system.

Kindly add the following new claims.

1 39. A method, comprising the steps of:
2 in a market for loans or lines of credit offered to consumers in which transactions
3 occur among market participants in distinct first and second sectors, providing intermediation
4 services for transactions in each of the two sectors;
Q7 5 the first sector being retail origination of the loans or lines of credit, the
6 intermediation services in the first sector including:
7 during an application process for loans or lines of credit offered by a plurality
8 of offerors, obtaining information describing applications made by a plurality of applicants
9 for the loans or lines of credit, the information relating to the qualifications of the applicants
10 relative to underwriting standards of a plurality of lenders;
11 storing the application information in a database;
12 submitting the obtained information for matching against underwriting
13 standards of the offerors;

14 matching the applicants' information against underwriting standards of a
15 plurality of lenders, and identifying to each applicant, from among those lenders having
16 underwriting standards that the respective applicant meets, an indicium of the identity of the
17 lender that has the best combination of low interest rate and fees and best contractual terms;
18 and

19 essentially contemporaneously with the closing of each of a plurality of the
20 loans or lines of credit, updating the database with information describing the closed loans or
21 lines of credit; and

22 the second sector being a secondary market for buying and selling of the loans or
23 lines of credit, the intermediation services in the second sector including:

24 providing intermediation services in the second sector pursuant to a
25 predetermined pricing schedule providing credits for transaction fees paid by a party for
26 intermediation of transactions in the first sector for redemption against fees payable by the
27 party for intermediation of transactions in the second sector;

28 offering to parties in the second sector real-time or near real-time access to the
29 information in the database, the offer being under a prearranged pricing schedule providing
30 reductions in the price of the information as fees increase for intermediation services
31 provided for transactions in the first sector.

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B1 40. A method for performance by a provider of intermediation services,
comprising the steps of:

97 in a market for financial products in which transactions occur among market
participants in distinct first and second sectors, providing intermediation services for
transactions in each of the two sectors;

a predetermined pricing schedule for the intermediation services providing credits for
transaction fees paid by a party for intermediation of transactions in the first sector for
redemption against fees payable by the party for intermediation of transactions in the second
sector.

41. The method of claim 40, further comprising the step of:
offering information for sale to parties conducting transactions in the second sector, the information being information captured in the course of providing intermediation services in the first sector, the offer being under a prearranged pricing schedule providing reductions in the price of the information as fees increase for intermediation services provided for transactions in the first sector.

42. The method of claim 40, wherein:
the predetermined pricing schedule provides that transaction fees paid by a party for intermediation of transactions in the second sector are to be credited against access by the party to research information describing the financial products.

43. The method of claim 40, wherein the financial products are loans or lines of credit to consumers.

44. The method of claim 43, wherein the loans are home mortgages.

45. The method of claim 43, wherein the loans are automobile loans.

46. The method of claim 43, wherein the loans are personal loans.

97 47. The method of claim 43, wherein the first sector is a retail origination market for the loans or lines of credit, and the second sector is a wholesale secondary market on which the loans or lines of credit are traded.

48. The method of claim 43, further comprising the steps of:
obtaining from a loan applicant information relating to the qualifications of the loan applicant relative to underwriting standards of a lender for retail origination of a loan; and
storing the obtained information in a database for future disclosure to other market participants.

49. The method of claim 48, further comprising the steps of:
storing in the database loan applicants' information at the time of completion of a loan application, before the loan is closed between a loan applicant and a lender.

50. The method of claim 48, further comprising the step of:
updating the database to reflect the terms of a loan closed between the loan applicant and a lender.

51. The method of claim 47, further comprising the step of:
obtaining from a loan applicant information relating to the qualifications of the loan applicant relative to underwriting standards of a lender for retail origination of a loan; and
matching the loan applicant's information against underwriting standards of a plurality of lenders

52. The method of claim 51, further comprising the step of:
identifying to the loan applicant, from among those lenders having underwriting standards that the loan applicant meets, an indicium of the identity of the lender that has the best combination of low interest rate and fees and the best contractual terms.

53. The method of claim 51, further comprising the step of:
identifying to the loan applicant, from among those lenders having underwriting standards satisfied by the loan applicant, a list of alternative lenders prioritized by low interest rate and fees and best contractual terms.

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54. The method of claim 43, wherein:
the first sector is a wholesale secondary market for loans or lines of credit and the second sector is a retail origination market for loans or lines of credit.

55. The method of claim 43, wherein the credits expire if not redeemed within a specified time period.

56. The method of claim 55, wherein the time period is the close of a month following the month in which the credits are provided.

57. The method of claim 56, wherein the time period is the close of the month immediately following the month in which the credits are provided.

58. The method of claim 40, further comprising the steps of:
offering information for sale to market participants in the second sector, the information being information captured in the course of providing intermediation services in the first sector.

59. The method of claim 58, further comprising the step of:
structuring a pricing schedule for the sale of the information wherein the credits are applicable to reduce the cost of the information.

60. The method of claim 40, further comprising the steps of:
offering information for sale to market participants in the first sector, the information being information captured in the course of providing intermediation services in the second sector.

61. The method of claim 40, wherein the financial products are lines of credit.

62. The method of claim 40, wherein the financial products are commercial loans.

63. The method of claim 40, wherein the first market sector is an origination market for the financial products and the second sector is a secondary market for the financial products.

64. The method of claim 63, wherein the first market sector is origination of insurance, and the second sector is reinsurance of existing insurance.

65. The method of claim 40, wherein the first market sector is a secondary market for the financial products and the second sector is an origination market for the financial products.

1 66. A computer programmed to:
2 provide intermediation data processing functions for a market in distinct first and
3 second sectors of a market for financial products, and to record fees due for intermediation
4 services in both sectors of the market to participants in the market using the computer; and
5 according to a predetermined pricing schedule, to record a portion of fees recorded
6 for intermediation of transactions in the first market sector as credits for redemption against
7 transaction fees for transactions in the second sector.

67. The computer of claim 66, wherein:
the predetermined pricing schedule provides for reduced pricing for access by a party to research information describing the financial products, the price reduction based on increased transaction volume achieved by the party over an agreed time period.

68. The computer of claim 66, wherein the first market sector is an origination market for the financial products and the second sector is a secondary market for the financial products.

Q7 Sub B3 69. The computer of claim 68, further comprising:
hardware and/or software designed to obtain information from applicants seeking the financial products, the information relating to the qualifications of the applicants relative to underwriting standards of a plurality of offerors, for retail origination of the financial products, and to store the application information in a database; and
hardware and/or software designed to match the application information against standards of a plurality of offerors.

70. The computer of claim 69, wherein the financial products are loans to or lines of credit for consumers.

71. The computer of claim 69, further comprising:
hardware and/or software designed to receive the application information essentially contemporaneously with the completion of applications for the financial products; and
an interface designed to make the database available to parties on a secondary market for the financial products.

72. The computer of claim 69, further comprising:
hardware and/or software designed to match the application against underwriting standards of a plurality of offerors, and to identify to the applicant, from among those offerors having underwriting standards that the applicant meets, an indicium of the identity of the offeror that has the best combination of low price and best contractual terms.

73. The computer of claim 66, wherein the credits expire if not redeemed within a specified time period.

G1 74. The computer of claim 66, further comprising:
hardware and/or software designed to receive information describing applications for financial products, and to update the database with information describing the applications essentially contemporaneously with the completion of the applications; and
an interface designed to make the database available to parties on a secondary market for the financial products according to the predetermined pricing schedule.

75. The computer of claim 66, further comprising:
hardware and/or software designed to obtain information from an applicant for the financial product, the information relating to the qualifications of the applicant relative to offering underwriting standards of a plurality of offerors, for retail origination of a financial product; and

hardware and/or software designed to match the applicant's information against offering underwriting standards of a plurality of offerors, and to identify to the applicant, from among those offerors having offering underwriting standards that the applicant meets,

an indicium of the identity of the offeror that has the best combination of low interest rate and fees and best contractual terms.

76. The computer of claim 66, further comprising:
offering information for sale to market participants in the second sector, the information being information captured in the course of providing intermediation services in the first sector.

77. The computer of claim 66, being further programmed to record a portion of the fees recorded for intermediation of transactions in the second market sector as credits for redemption against transaction fees for transactions in the second sector.

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78. A method for performance by a provider of intermediation services, comprising the steps of:

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3 in a market for financial products in which transactions occur in distinct first and
4 second sectors, providing intermediation services for transactions in each of the two sectors;
5 and
6 offering information for sale to parties conducting transactions in the second sector,
7 the information being information captured in the course of providing intermediation services
8 in the first sector, the offer being under a prearranged pricing schedule providing reductions
9 in the price of the information as fees increase for intermediation services provided for
10 transactions in the first sector.

79. The method of claim 78, wherein:
the second sector is a secondary market for buying and selling of the financial products; and
a predetermined pricing schedule for intermediation services provides that transaction fees paid by a party for intermediation of transactions in the first sector are to be credited against fees payable by the party for intermediation of transactions in the second sector.

80. The method of claim 78, wherein:

the first sector is an origination market, and the information is application information for the financial products obtained from applicants for matching against underwriting standards of a plurality of offerors of the financial products, the information being stored in a database.

81. The method of claim 80, further comprising the step of:
essentially contemporaneously with the closing of each of a plurality of the financial products, updating the database with information describing the closed financial products.

82. The method of claim 80, further comprising the step of:
essentially contemporaneously with the completion of applications for a plurality of the financial products, updating the database with information describing the applications.

83. The method of claim 78, wherein the financial products are loans or lines of credit to consumers.

84. The method of claim 83, wherein:
the information includes a lowest interest rate offered by any lender to a loan applicant meeting a profile specified by the party purchasing the information.

G1 85. The method of claim 83, wherein:
the information includes a volume of loan applications meeting a profile specified by the party purchasing the information.

86. The method of claim 83, wherein:
the information includes a statistical characterization of loans closed, the loans meeting a profile specified by the party purchasing the information.

87. The method of claim 83, wherein:
the information includes a statistical characterization of loan pools traded, the pools meeting a profile specified by the party purchasing the information.

88. The method of claim 83, wherein the first sector is a retail origination sector for the loans or lines of credit, and the second sector is a wholesale secondary market for buying and selling of the loans or lines of credit.

89. The method of claim 88, further comprising the steps of:
storing in the database loan applicants' information for loans not closed between a loan applicant and a lender.

90. The method of claim 88, further comprising the step of:
obtaining from an applicant information relating to the qualifications of the applicant relative to underwriting standards of a lender for retail origination of a loan or line of credit;
and
matching the applicant's information against underwriting standards of a plurality of lenders.

91. The method of claim 90, further comprising the step of:
identifying to the loan applicant, from among those lenders having underwriting standards satisfied by the loan applicant, an indicium of the identity of the lender that has the best combination of low interest rate and fees and the best contractual terms.

92. The method of claim 83, wherein:
the first sector is a wholesale secondary market for loans or lines of credit and the second sector is a retail origination market for loans or lines of credit.

93. The method of claim 83, wherein the credits expire if not redeemed within a specified time period.

94. A computer programmed to:
provide intermediation data processing functions for transactions of financial products in distinct first and second sectors; and

4 provide access to information to parties conducting transactions in the second sector
5 and to record charges for that access, the information being information captured in the
6 course of providing intermediation services in the first sector.

95. The computer of claim 94, further comprising:

hardware and/or software designed to obtain information from an applicant for the financial products, the information relating to the qualifications of the applicant relative to underwriting standards of a plurality of offerors, for retail origination of a financial product; and

hardware and/or software designed to match the applicant's information against underwriting standards of a plurality of offerors, and to identify to the applicant, from among those offerors having underwriting standards that the applicant meets, an indicium of the identity of the offeror that has the best combination of low interest rate and fees and best contractual terms.

96. The computer of claim 94, being further programmed to:

record fees due for intermediation services in both sectors of the market to participants in the market using the computer; and

according to a predetermined pricing schedule, to record a portion of fees recorded for intermediation of transactions in the first market sector as credits for redemption against transaction fees for transactions in the second sector.

97. The computer of claim 94, being further programmed to:

record transaction fees for intermediation services provided to the parties, a predetermined pricing schedule for the intermediation services providing that transaction fees paid by a party for intermediation of transactions are to be credited against fees payable by the party for intermediation of other transactions, and providing for reduced pricing for access by a party to research information describing the financial products, the price reduction based on increased transaction volume achieved by the party over an agreed time period.

98. The computer of claim 94, being further programmed:
to record fees due for intermediation services rendered in both sectors of the market
to users of the computer; and
according to a predetermined pricing schedule, to record a portion of fees recorded
for intermediation of transactions in the first market sector as credits for redemption against
transaction fees for transactions in the second sector.

99. The computer of claim 94, wherein the financial products are loans to and/or
lines of credit for consumers.

100. The computer of claim 94, wherein a predetermined pricing schedule provides
for a reduction in a price of the information offered for sale, the price reduction increasing as
fees increase for intermediation services provided to a party purchasing the information for
transactions in the first sector.

101. The computer of claim 94, wherein:
the information includes a lowest interest rate offered by any lender to an applicant
for the financial products meeting a profile specified by the party purchasing the information.

102. The computer of claim 94, wherein:
the information includes a volume of loan applications meeting a profile specified by
the party purchasing the information.

103. The computer of claim 94, wherein:
the information includes a statistical characterization of closed financial products, the
financial products meeting a profile specified by the party purchasing the information.

104. The computer of claim 94, wherein:
the information includes a statistical characterization of traded pools of the financial
products, the pools meeting a profile specified by the party purchasing the information.

1 105. A method for performance by a provider of intermediation services,
2 comprising the steps of:
3 on a secondary market for buying and selling of loans to consumers and/or lines of
4 credit let to consumers, providing intermediation services for buying and selling of the loans
5 or lines of credit, a predetermined pricing schedule for intermediation services providing that
6 transaction fees paid by a party for intermediation of transactions are to be credited against
7 fees payable by the party for intermediation of other transactions, and providing for reduced
8 pricing for access by a party to research information describing the loans or lines of credit,
9 the price reduction based on increased transaction volume achieved by the party over an
10 agreed time period.

106. The method of claim 105, further comprising the steps of:
during an application process for the loans or lines of credit, obtaining information
describing solicitations made by a plurality of applicants for the loans or lines of credit and
submitted for matching against underwriting standards of a plurality of offerors of the loans
or lines of credit, and storing the solicitation information in a database for sale to the parties.

91 107. The method of claim 105, further comprising the steps of:
obtaining information from a loan applicant, the information relating to the
qualifications of the applicant relative to underwriting standards of a plurality of lenders, for
retail origination of a financial product; and
matching the applicant's information against underwriting standards of a plurality of
lenders, and identifying to the applicant, from among those lenders having underwriting
standards that the applicant meets, an indicium of the identity of the lender that has the best
combination of low interest rate and fees and best contractual terms.

108. The method of claim 105, wherein:
the research information includes a lowest interest rate offered by any lender to a loan
applicant meeting a profile specified by the market participant purchasing the research
information.

109. The method of claim 105, wherein:
the research information includes a volume of loan solicitations meeting a profile specified by the market participant purchasing the research information.

110. The method of claim 105, wherein:
the research information includes a statistical characterization of loans or lines of credit closed, the loans or lines of credit meeting a profile specified by the market participant purchasing the research information.

111. The method of claim 105, wherein:
the research information includes a statistical characterization of loan pools traded, the pools meeting a profile specified by the market participant purchasing the research information.

112. The method of claim 105, wherein:
the schedule provides for credits for transaction fees paid by a market participant for retail origination of the loans or lines of credit, wherein the credits may be redeemed to offset transaction fees payable by the market participant for wholesale secondary buying and selling of the loans or lines of credit.

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113. The method of claim 105, further comprising the steps of:
obtaining from a loan applicant information relating to the qualifications of the loan applicant relative to underwriting standards of a lender for retail origination of a loan; and
storing the obtained information in a database for future sale to other market participants.

114. The method of claim 105, further comprising the steps of:
obtaining from a loan applicant information relating to the qualifications of the loan applicant relative to underwriting standards of a lender for retail origination of a loan; and
matching the loan applicant's information against underwriting standards of a plurality of lenders.

115. The method of claim 114, further comprising the step of:
identifying to the loan applicant, from among those lenders having underwriting standards satisfied by the loan applicant, an indicium of the identity of the lender that has the best combination of low interest rate and fees and the best contractual terms.

116. The method of claim 105, wherein the credits expire if not redeemed within a specified time period.

1 117. A method for performance by a provider of computer information services,
2 comprising the steps of:
3 during an application process for financial products offered by a plurality of offerors,
4 obtaining information describing solicitations made by a plurality of applicants for the
5 financial products and submitted for matching against underwriting standards of the offerors,
6 and storing the solicitation information in a database;
7 essentially contemporaneously with the closing of each of a plurality of the financial
8 products, updating the database with information describing the closed financial products;
9 and
10 making the database available to parties on a secondary market for the financial
11 products.

118. The method of claim 117, further comprising the step of:
matching the applicants' information against underwriting standards of the plurality of offerors.

119. The method of claim 118, further comprising the step of:
identifying to the applicants, from among those offerors having underwriting standards that the respective applicants meet, an indicium of the identity of the respective offerors that have the best combination of low interest rate and fees and best contractual terms.

120. The method of claim 117, further comprising the step of:
in a market for the financial products in which transactions occur among market participants in distinct first and second sectors, providing intermediation services for transactions in each of the two sectors;
a predetermined pricing schedule for the intermediation services providing credits for transaction fees paid by a party for intermediation of transactions in the first sector for redemption against fees payable by the party for intermediation of transactions in the second sector.

121. The method of claim 117, further comprising the steps of:
offering to parties in a market for financial products real-time or near real-time access to statistics reflecting transactions in the financial products.

122. The method of claim 117, further comprising the step of:
matching the applicants' information against underwriting standards of a plurality of lenders.

123. The method of claim 122, further comprising the step of:
identifying to the applicants, from among those lenders having underwriting standards satisfied by the applicant, an indicium of the identity of the respective lender that has the best combination of low interest rate and fees and best contractual terms for each applicant.

124. The method of claim 117, further comprising the step of:
providing intermediation services for buying and selling the financial products in the secondary market for the financial products; and
structuring a pricing schedule to provide credits for transaction fees paid by a lender for obtaining the solicitation information for redemption against fees payable by the lender for intermediation of transactions in the secondary market.

125. The method of claim 124, wherein the credits expire if not redeemed within a specified time period.

126. The method of claim 117, further comprising the steps of:
offering access to the information to parties on the secondary market under a prearranged pricing schedule providing reductions in the price of the information as fees increase for provision of origination services for the financial products.

127. The method of claim 117, wherein the financial products are loans to consumers.

128. The method of claim 127, wherein the loans are mortgages.

129. The method of claim 117, wherein the financial products are automobile loans.

130. The method of claim 117, wherein the financial products are lines of credit.

131. The method of claim 117, wherein the financial products are business loans.

Q7 132. The method of claim 117, further comprising the step of:
matching each applicant's information against underwriting standards of a plurality of lenders, and identifying to the applicant, from among those lenders having underwriting standards satisfied by the applicant, an indicium of the identity of the lender that has the best combination of low interest rate and fees and the best contractual terms.

133. The method of claim 132, further comprising the step of:
identifying to the applicant, from among those lenders having underwriting standards satisfied by the applicant, a list of alternative lenders prioritized by low interest rate and fees and best contractual terms.

134. The method of claim 117, wherein the first market sector is origination of insurance, and the second sector is reinsurance of existing insurance.

1 135. A computer, comprising:
2 hardware and/or software designed to obtain information describing solicitations for
3 financial products from a plurality of applicants, and to store the solicitation information in a
4 database;
5 hardware and/or software designed to match the solicitation information against
6 underwriting standards of a plurality of lenders;
7 hardware and/or software designed to receive information describing closed financial
8 products, and to update the database with information describing the closed financial
9 products essentially contemporaneously with the closing of the closed financial products; and
10 an interface designed to make the database available to parties on a secondary market
11 for the financial products.

136. The computer of claim 135, further comprising:
offering the solicitation information for sale to the parties in the secondary market,
the offer being under a prearranged pricing schedule providing reductions in the price of the
solicitation information as fees increase for intermediation services provided to the lenders.

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137. The computer of claim 135, further comprising:
hardware and/or software designed to host a secondary market for buying and selling
of the financial products and to maintain a record of fees earned for intermediation of
transactions on the secondary market, a predetermined pricing schedule for intermediation
services providing that transaction fees paid by a party for intermediation of transactions are
to be credited against fees payable by the party for intermediation of other transactions, and
providing for reduced pricing for access by a party to research information describing the
loans, the price reduction based on increased transaction volume achieved by the party over
an agreed time period.

138. The computer of claim 135, further comprising:

hardware and/or software designed to provide reductions in price for access to the database by a party, the reductions increasing based on increased transaction volume achieved by the party over an agreed time period according to a predetermined pricing schedule.

139. The computer of claim 138, further comprising:

hardware and/or software designed to credit transaction fees paid by a party for intermediation of transactions toward fees payable by the party for intermediation of other transactions according to a predetermined pricing schedule.

140. A computerized method, comprising the steps of:
obtaining information from a loan applicant, the information relating to the qualifications of the applicant relative to underwriting standards of a plurality of lenders, for retail origination of a financial product; and
matching the applicant's information against underwriting standards of a plurality of lenders, and identifying to the applicant, from among those lenders having underwriting standards that the applicant meets, an indicium of the identity of the lender that has the best combination of low interest rate and fees and best contractual terms.

141. The method of claim 140, further comprising the step of:

in a market for loans in which transactions occur among market participants in distinct first and second sectors, providing intermediation services for transactions in the loans in each of the two sectors;

a predetermined pricing schedule for the intermediation services providing credits for transaction fees paid by a party for intermediation of transactions in the first sector for redemption against fees payable by the party for intermediation of transactions in the second sector.

142. The method of claim 140, further comprising the step of:

offering information for sale to parties buying and selling on a secondary market for buying and selling of financial products, the information being information captured in the course of providing intermediation services in the first sector, the offer being under a

prearranged pricing schedule providing reductions in the price of the information as fees increase for intermediation services provided for transactions in the first sector.

143. The method of claim 140, further comprising the steps of:
structuring a pricing schedule to provide credits for transaction fees paid by a lender for obtaining the solicitation information for redemption against fees payable by the lender for intermediation of transactions in the secondary market.

144. The method of claim 140, wherein the credits expire if not redeemed within a specified time period.

145. The method of claim 140, further comprising the step of:
offering information for sale to lenders, the information being information relating to the qualifications of a plurality of applicants relative to underwriting standards of a plurality of lenders, and information relating to financial products closed between the applicants and the lenders, the offer being under a prearranged pricing schedule providing reductions in the price of the information as fees increase for intermediation services provided to lenders for origination of financial products.

146. The method of claim 140, wherein the best combination is determined by comparing interest rates.

147. The method of claim 146, wherein the best combination is determined by comparing the annual interest rate, excluding adjustments for origination fees and points.

1 148. A computer, comprising:
2 hardware and/or software designed to obtain information from an applicant for a
3 financial product, the information relating to the qualifications of the applicant relative to
4 underwriting standards of a plurality of offerors, for retail origination of a financial product;
5 and

6 hardware and/or software designed to match the applicant's information against
7 underwriting standards of a plurality of offerors, and to identify to the applicant, from among
8 those offerors having underwriting standards that the applicant meets, an indicium of the
9 identity of the offeror that has the best combination of contractual terms.

149. The computer of claim 148, further comprising:

hardware and/or software designed to provide intermediation data processing functions for buying and selling of the loans on a secondary market, a predetermined pricing schedule for intermediation services providing that transaction fees paid by a party for intermediation of transactions are to be credited against fees payable by the party for intermediation of other transactions, and providing for reduced pricing for access by a party to research information describing the loans, the price reduction based on increased transaction volume achieved by the party over an agreed time period.

150. The computer of claim 148, further comprising:

hardware and/or software designed to receive information describing closed financial products, and to update the database with information describing the closed financial products essentially contemporaneously with the closing of the closed financial products; and
an interface designed to make the database available to parties on a secondary market for the financial products.

151. The computer of claim 148, further comprising:

hardware and/or software designed to receive information describing closed financial products, and to update the database with information describing the closed financial products essentially contemporaneously with the closing of the closed financial products; and
an interface designed to make the database available to parties on a secondary market for the financial products.

152. The computer of claim 148:

wherein the financial product is a loan, and the contractual terms include interest rate, fees, and other contractual terms.

1 153. A method for performance by a provider of computer information services,
2 comprising the steps of:
3 offering to parties in a market for financial products real-time or near real-time access
4 to statistics reflecting transactions in the financial products, the statistics reflecting financial
5 products offered by a plurality of offerors to consumers, the statistics being gathered and
6 offered essentially contemporaneously with the preparation by consumers of applications for
7 the financial products and/or essentially contemporaneously with the closing of the financial
8 products.

154. The method of claim 153, wherein the financial products are loans or lines of credit.

97 155. The method of claim 153, wherein the financial products are insurance policies.

156. The method of claim 153, wherein the offered statistics include statistical characterizations of transaction volume in the financial products.

157. The method of claim 153, wherein the offered statistics include statistical characterizations of the price for the financial product for a market segment specified by a party making the inquiry.

REMARKS

Claims 1-157 are now pending in the application. Claims 1, 11, 17, 23, 29, 31, 35, 37, 39, 40, 66, 78, 94, 105, 117, 135, 140, 148, and 153 are independent.

The amendments to the specification are supported by U.S. Application Serial No. 09/296,573. The '573 application was incorporated by reference into this application at the time the application was initially filed, and the amendments to this specification merely explicitly incorporate material that was previously incorporated by reference. Thus the amendments introduce no new matter.